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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	0915.0002C
First Inventor	Lerner
Title	System and Method for Enabling Real Time Underwriting of Insurance Policies
Express Mail Label No.	

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

- ☐ Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
- ☒ Applicant claims small entity status.
See 37 CFR 1.27.
- ☒ Specification [Total Pages]
(preferred arrangement set forth below)
 - Descriptive title of the invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
- ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets]
- Oath or Declaration [Total Pages]
 - ☐ Newly executed (original or copy)
Copy from a prior application (37 CFR 1.63 (d))
 - ☐ (for continuation/divisional with Box 17 completed)
 - ☐ **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
- ☐ Application Data Sheet. See 37 CFR 1.76

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

- ☐ CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
- Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
 - ☐ Computer Readable Form (CRF)
 - Specification Sequence Listing on:
 - ☐ CD-ROM or CD-R (2 copies); or
 - ☐ paper
 - ☐ Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

- ☐ Assignment Papers (cover sheet & document(s))
- ☐ 37 CFR 3.73(b) Statement (when there is an assignee) ☐ Power of Attorney
- ☐ English Translation Document (if applicable)
- ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
- ☐ Preliminary Amendment
- ☐ Return Receipt Postcard (MPEP 503) (Should be specifically itemized)
- ☐ Certified Copy of Priority Document(s) (if foreign priority is claimed)
- ☐ Other:

17. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP)

of prior application No. _____ / _____

Prior application information

Examiner _____

Group / Art Unit _____

For CONTINUATION OR DIVISIONAL APP Box 5b, is considered a part of the disclosure. The incorporation can only be relied upon

from which an oath or declaration is supplied under application and is hereby incorporated by reference. as submitted application parts.

☒ Customer Number or Bar Code Label

27896

or ☐ Correspondence address below

PATENT TRADEMARK OFFICE

Name	Stuart B. Shapiro				
Address	EPSTEIN, EDELL, SHAPIRO, FINNAN & LYTLE, LLC				
	1901 Research Blvd., Suite 400				
City	Rockville	State	MD	Zip Code	20850
Country	US	Telephone	(301) 424-3640	Fax	(301) 762-4056

Name (Print/Type)	Stuart B. Shapiro	Registration No. (Attorney/Agent)	40,169
Signature	<i>Stuart B. Shapiro</i>	Date	11/7/2001

Burden Hour Statement. This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

11/07/01 1129 U.S. PTO

EPSTEIN, EDELL, SHAPIRO, FINNAN & LYTLE, LLC
1901 Research Boulevard, Suite 400
Rockville, Maryland 20850-3164
(301) 424-3640

BOX PATENT APPLICATION
ASSISTANT COMMISSIONER FOR PATENTS
Washington, D.C. 20231

Atty Docket: 0915.0002C

Sir:

Transmitted herewith for filing is the patent application of:

Inventor(1): Andrew S. Lerner

Address: 515 East 85th Street, Apt. 9E
New York, NY 10028

Inventor(2): Robert M. Lichten

Address: 31 Summit Road
Port Washington, NY 11050

For: System and Method for Enabling Real Time Underwriting of Insurance Policies

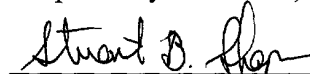
Enclosed are:

New Patent Application including:
22 Pages of Specification; and
4 Sheets of Drawings; and
Utility Patent Application Transmittal Form (PTO/SB105).

Applicant is entitled to the status of small entity.

All correspondence regarding this application should be directed to EPSTEIN, EDELL,
SHAPIRO, FINNAN & LYTLE, LLC at the above address.

Respectfully submitted,



Stuart B. Shapiro
Registration No. 40,169

Hand Delivered: November 7, 2001